

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In re:

Alfred G. Khalouf  
Elsi G. Khalouf  
Debtor(s)

Case No. 20-10356-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/17/2020.
- 2) The plan was confirmed on 06/25/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/06/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$152,609.44.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$38,437.09
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$38,437.09**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,225.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,845.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,070.70**

Attorney fees paid and disclosed by debtor: \$2,810.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	3,369.00	3,369.52	3,369.52	640.81	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	18,041.00	18,041.07	18,041.07	3,430.90	0.00
BANK OF AMERICA NA	Unsecured	29,788.00	29,788.32	29,788.32	5,664.85	0.00
BANK OF AMERICA NA	Unsecured	52,039.00	52,039.08	52,039.08	9,896.34	0.00
BANK OF AMERICA NA	Unsecured	6,535.00	6,535.51	6,535.51	1,242.82	0.00
BANK OF AMERICA NA	Unsecured	2,508.00	2,508.66	2,508.66	477.08	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	605.00	823.16	823.16	156.51	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,842.00	1,883.51	1,883.51	358.27	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	4,481.00	4,481.56	4,481.56	852.20	0.00
CHASE BANK USA NA	Unsecured	40,720.00	40,720.37	40,720.37	7,743.84	0.00
CHASE BANK USA NA	Unsecured	2,016.00	2,016.48	2,016.48	383.42	0.00
CHASE BANK USA NA	Unsecured	2,535.00	2,535.61	2,535.61	482.17	0.00
DISCOVER BANK	Unsecured	94.00	558.26	558.26	106.14	0.00
LVNV FUNDING LLC	Unsecured	27,429.00	27,428.88	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	13,426.83	11,550.00	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	1,552.00	535.03	535.03	101.81	0.00
PENNYMAC LOAN SERVICES LLC	Secured	85,955.06	81,848.60	341.24	341.24	0.00
PINNACLE BANK	Unsecured	4,127.62	NA	NA	0.00	0.00
SEARS	Unsecured	4,945.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Unsecured	5,105.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	5,608.00	4,896.99	4,896.99	931.22	0.00
US DEPT OF EDUCATION	Unsecured	88,011.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	17,750.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	305,217.00	297,123.85	0.00	0.00	0.00
WELLS FARGO EDUCATION	Unsecured	8,212.00	8,185.88	8,185.88	1,556.77	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$341.24	\$341.24	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$341.24</b>	<b>\$341.24</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$178,919.01</b>	<b>\$34,025.15</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,070.70</u>
Disbursements to Creditors	<u>\$34,366.39</u>

**TOTAL DISBURSEMENTS :** **\$38,437.09**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/10/2023

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.